

(d) No specific amount was provided by Ministry of Finance for this purpose; *[Translation]*

(e) Does not arise.

#### Loans to Tribals

5591. SHRI A.C. JOS: Will the Minister of FINANCE be pleased to state:

(a) whether the Union Government have issued any guidelines to nationalised banks to provide loans to the tribals in the country; and

(b) if so, the names of nationalised banks in Kerala which have opened their branches in tribal areas of the State and providing loans to tribals in various districts of the State?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) Credit linked poverty alleviation and employment generations schemes such as Prime Ministers' Rozgar Yojana (PMRY), Integrated Rural Development Programme (IRDP), Swarna Jayanti Shahri Rozgar Yojana (SJSRY) contain stipulations regarding the coverage of, and benefits to, persons belonging to Scheduled Castes and Scheduled Tribes.

(b) The branch network of Nationalised Banks in two districts of Kerala with a comparatively higher Scheduled Tribes population i.e., Wynad and Edukki, as furnished by Canara Bank (State Level Bankers' Committee (SLBC) Convenor Bank) is given below:

Name of the bank	Wynad	Edukki
	(No. of Branches)	
Canara Bank	12	1
State Bank of Travancore	7	25
Syndicate Bank	2	1
Union Bank of India	4	25
State Bank of India	4	13
Central Bank of India	3	2
Bank of Baroda	—	1
Corporation Bank	—	—
Vijaya Bank	2	—
Punjab National Bank	1	—

The branches have been providing credit facilities to all categories of borrowers including persons belonging to Scheduled Tribes.

#### Levelling of Opencast Mines

5592. SHRI LARANG SAI: Will the Minister of COAL be pleased to state:

(a) the names of the opencast mines from which coal mining is done by the ancillaries of Coal India Ltd.;

(b) whether there is any proposal for levelling the areas of opencast mines; and

(c) if so, the number of the coal ancillaries and the names of the mines whose levelling has been done alongwith the mines yet to be levelled?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRI DILIP RAY): (a) The names of the working opencast mines in subsidiaries of Coal India Limited (CIL) as on 1.4.1998 are given in enclosed Statement.

(b) and (c) Levelling and backfilling in working opencast mines is a continuous process which goes alongwith excavation in mines and is carried out depending upon the following considerations:

(i) Inclination of the seam;

(ii) Presence of contiguous seam/number of underlying seams;

(iii) Size of the mine;

(iv) Shape of the mine.

In very small mines, backfilling is done only after mining work is completed.

Statement	
Sl. No.	Name
1	2
<b>ECL:</b>	
1.	Kottadih
2.	Shankarpore
3.	Sonepur Bazari
4.	Jambad
5.	Chora
6.	Kenda
7.	Bansra
8.	Parasea
9.	Sangramgarh
10.	Bonjemehari
11.	Mohanpur

1	2	1	2
12.	Gourangdih	46.	N. Tisra
13.	Staldasji	47.	Damoda
14.	Ardhagram	48.	Phularitand
15.	Rajmahal	49.	Kuridih/BI-IV
16.	Simlong	50.	Govindpur
17.	Chitra-A	51.	Akashkinaree
18.	Chitra-B	52.	Keshalpur
19.	Nirsha	53.	Ramakanali
20.	Khoodia	54.	Bansjora
21.	Rajpura	55.	Nichitpur
22.	Barmuri	56.	Tetulmari
<b>BCCL:</b>		<b>CCL:</b>	
23.	Golokdih	57.	Bhurkunda
24.	S. Tisra	58.	Saunda—D
25.	Bhowrah	59.	Urimari
26.	Chandan	60.	N. Urimari
27.	Damodar	61.	Gidi-A
28.	Muraidih	62.	Gidi-C
29.	Nudkhurkee	63.	Sirka
30.	Benedih	64.	Sarubera
31.	Block-2	65.	Karma
32.	Jamuria	66.	Pundi
33.	Enafire	67.	Paraj-B
34.	West Mudidih/Keshalpur	68.	Jharkhand
35.	ROCP/S. Jharia	69.	Kedla
36.	NL OCP/KC OCP	70.	Tapin (North)
37.	Damagoria	71.	Tapin (South)
38.	Bhatdih	72.	Rajrappa
39.	Bassuriya	73.	Kathara
40.	Godhur	74.	Bokaro
41.	Kusunda	75.	Karo
42.	Dhansar	76.	Kargali
43.	Gandidih	77.	Khasmahal
44.	East Bassuriya	78.	Amlo
45.	Ghanoqdih	79.	Dhori

1	2	1	2
80.	South Dhorī Quarry-1	114.	S. Sasti
81.	South Dhorī Quarry-3	115.	Ballarpur Expn.
82.	Giridih	116.	N. Dhuptala
83.	Giridih PDS	117.	Gouri-I
84.	Kabriband	118.	Gouri-II
85.	Dakra-Bukbuka	119.	Pauni
86.	K.D. Hesalong	120.	N. Majri/Konda
87.	Karkatta	121.	Kawadi
88.	Rohini	122.	Chargaon—I & II
89.	Piparwar	123.	Sirna
90.	Ashoka	124.	Telwasa
91.	Rajhara	125.	Ghughus
92.	Tetriakhar	126.	Nilgai-I
93.	Religara	127.	Nilgai-II
94.	Kuju	128.	Naigaon/Belora
95.	Topa	129.	Munpoli
96.	Ara	130.	Ukni
97.	Jarandih	131.	Pimpalgaon
98.	Sawang	132.	Kolar-Pimpri
99.	Govindpur	133.	Kamptee
100.	Dhorī (K)	134.	Gundegaon
<b>NCL:</b>		135.	Umrer
101.	Jhingurdah	<b>SECL:</b>	
102.	Gorbi-B	136.	Dhanpuri
103.	Jayant	137.	Sarda
104.	Amlohri	138.	Amlai
105.	Nigahi	139.	Baiga
106.	Bina	140.	Jamuna
107.	Kakri	141.	Kotma
108.	Khadia	142.	Rajnagar
109.	Dudhichua	143.	Chirmiri
110.	HLC	144.	Bisrampur
111.	Durgapur	145.	Dugga
112.	Padampur	146.	Mahan
113.	Bhatdih	147.	Manikpur

1	2
148.	Kusmunda
149.	Laxman
150.	Gevra
151.	Dipka
152.	Dipka (Aug.)
153.	Baroud
154.	Kurasia
155.	Korea
156.	West Chirimiri
<b>MCL:</b>	
157.	Lajkura
158.	Samalwari
159.	Lilari
160.	Belpahar
161.	Lakhanpur
162.	Basundhara (E)
163.	Kalinga
164.	Bharatpur
165.	Balanda
166.	Jagannath
167.	Ananta
168.	Lingraj
169.	Hingula
<b>NEC/CIL:</b>	
170.	Triap
171.	Tilkak

[English]

**National Urban Cooperative Bank Ltd.**

5593. SHRI MOHAN RAWALE: Will the Minister of FINANCE be pleased to state:

- whether the Reserve Bank of India is aware of any National Urban Cooperative Bank Ltd. in Delhi;
- if so, the details thereof;
- whether the said Bank has the approval of the Reserve Bank of India and the Government;
- if not, the measures taken by the Government to inform the general public about such fraud Bank; and

(e) the action taken or proposed to be taken against the alleged promoters of the said Bank?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) and (b) Reserve Bank of India (RBI) has reported that it had come to know of the existence of the institution styled as 'National Urban Co-operative Bank Ltd., Delhi' (NUCBLD) on the basis of its advertisement inviting applications for appointment of different categories of staff through a placement agency. The directors of 'NUCBLD' were also selling equity shares of Rs. 100/- in the lot of minimum 20 shares. NUCBLD has also made declaration to the effect that their Board of Directors comprises, inter-alia, three directors of RBI and five directors of Delhi Government.

(c) RBI has reported that it has neither issued any licence to the said bank for carrying on banking business, nor the bank has been registered by the Registrar of cooperative Societies, Delhi.

(d) and (e) A press release was issued by RBI on 18th June, 1998 cautioning the public at large not to have any dealings with 'NUCBLD' and the same was published in newspapers with details of the activities of the bank. A case was also registered by RBI with Delhi Police on 25th June, 1998 under Section 420, 468 and 471 of Indian Penal Code and some arrests were also made on the same day. The Police authorities are conducting further investigations.

**Funds for Housing**

5594. DR. T. SUBBARAMI REDDY: Will the Minister of FINANCE be pleased to state:

- whether the Housing Finance Industry is facing numerous problems that are adversely affecting its performance;
- if so, the details thereof;
- whether the lending rates are also witnessing a downward trend;
- if so, the reasons therefor; and
- the steps taken by the Government to help the financial institutions to provide more funds for housing in future?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) and (b) National Housing Bank (NHB) has reported that housing sector is facing such problems as capital deficiency, institutional funds not sufficiently matching the tenor and maturity profile of long term housing finance, uncertainty in the housing market resulting in locking up of funds, non-availability of concessional funds and absence of effective and speedy foreclosure mechanism.